

Robert B. Wilson
Chapter 13 Trustee
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**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION**

IN RE:

CASE NO: 18-70265

JUSTIN DONALD MERITO
ASHLEY NICOLE MERITO

PREHEARING DATE: August 11, 2020
PREHEARING TIME: 2:00 pm

DEBTOR(S)

NOTICE OF AMOUNT DEEMED NECESSARY TO CURE MORTGAGE ARREARS
(per Local Bankruptcy Rule 3002-2)
RESPONSE REQUIRED BY CREDITOR

PURSUANT TO LOCAL BANKRUPTCY RULE 3002-2(c), ON OR BEFORE THE CLOSE OF BUSINESS 06/19/2020 WHICH IS AT LEAST SIXTY (60) DAYS FROM THE DATE OF SERVICE OF THE NOTICE, THE HOLDER OF A CLAIM COVERED BY THE NOTICE SHALL FILE A WRITTEN RESPONSE WITH THE CLERK OF THE BANKRUPTCY COURT 1100 COMMERCE ST STE 1254 DALLAS, TX 75242 AND SHALL SERVE THE RESPONSE UPON THE DEBTOR, DEBTOR'S ATTORNEY AND THE TRUSTEE. IF A RESPONSE IS TIMELY FILED, A PREHEARING SHALL BE DEEMED REQUESTED. THE PREHEARING SHALL BE HELD AT THE DATE AND TIME STATED ABOVE. THE LOCATION FOR THE PREHEARING IS:

PRE-HEARING CONFERENCE
US COURTHOUSE ROOM 303
10TH AND LAMAR STREETS
WICHITA FALLS, TX 76301

PARTIES MAY ATTEND THE PRE-HEARING BY PHONE. PLEASE
CONTACT THE TRUSTEE'S OFFICE FOR DIALING INFORMATION AT
LEAST 7 DAYS PRIOR TO THE PRE-HEARING DATE.

THE RESPONSE SHALL INDICATE WHETHER THE HOLDER DISPUTES THE INFORMATION CONTAINED IN THIS NOTICE. THE RESPONSE SHALL ALSO ITEMIZE ANY CURE AMOUNTS OR POST-PETITION ARREARAGES THAT THE HOLDER CONTENDS EXIST ON THE DATE OF THE RESPONSE.

PURSUANT TO LOCAL BANKRUPTCY RULE 3002-2(e), IF NO RESPONSE IS FILED, THE INFORMATION CONTAINED IN THIS NOTICE SHALL BE DEEMED UNOPPOSED OR UNDISPUTED, AND THE COURT SHALL ENTER AN ORDER BY DEFAULT FINDING: 1) TRUSTEE'S STATEMENTS OF ANY PLAN DELINQUENCY AMOUNT AND SUMMARY OF PAYMENTS ARE CORRECT AND 2) THE DEBTOR'S ONGOING POST-PETITION MORTGAGE PAYMENTS ARE CURRENT.

THE ENTRY OF SUCH AN ORDER SHALL PRECLUDE THE HOLDER OF THE CLAIM FROM ASSERTING CURE AMOUNTS OR POST-PETITION ARREARAGES THAT ALLEGEDLY ACCRUED BEFORE THE DATE OF THIS NOTICE IN ANY CONTESTED MATTER OR ADVERSARY PROCEEDING IN THIS CASE OR IN ANY OTHER MANNER OR FORUM AFTER DISCHARGE IN THIS CASE, UNLESS THE COURT DETERMINES, AFTER NOTICE AND HEARING THAT THE FAILURE WAS SUBSTANTIALLY JUSTIFIED OR IS HARMLESS.

Pursuant to Local Rule 3002-2(b), the Chapter 13 Trustee files this Notice of Amount Deemed Necessary to Cure Mortgage Arrears ('Notice').

To the Trustee's knowledge, the Debtor has a current PLAN PAYMENT DELINQUENCY amount of \$ 526 .00.

SUMMARY OF PAYMENTS

<u>Account Number</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>	<u>Total Paid by Trustee</u>	<u>Delinquency</u>
JOEL E FIELDS AND CATHEY S FIELDS						
(1441 DEVILLE ST - CONDUIT MORTGAGE PAYMENT BEGINS 11/2018)						
	33,873.63	\$33,873.63*	10,862.10	0.00	10,862.10	0.00
N/A						
JOEL E FIELDS AND CATHEY S FIELDS						
(1441 DEVILLE ST - POST-PETITION MORTGAGE ARREARS 9/2018 & 10/2018)						
	1,206.90	\$1,206.90*	0.00	0.00	0.00	0.00
N/A						
JOEL E FIELDS AND CATHEY S FIELDS						
(1441 DEVILLE ST - PRE-PETITION MORTGAGE ARREARS THRU 8/2018)						
	2,425.55	\$2,425.55*	0.00	0.00	0.00	0.00

N/A

Date: April 20, 2020/s/ Marc McBeath

Marc McBeath, Bar # 13328600
Staff Attorney
Robert B. Wilson, Bar # 21715000
Chapter 13 Trustee

CERTIFICATE OF SERVICE

I hereby certify that a true copy of the foregoing document was served on this date to the following parties either electronically or by U.S. First Class Mail.

ELDER & BICKINGS 320 E THIRD STREET BURKBURNETT, TX 76354
JOEL E FIELDS AND CATHEY S FIELDS C/O ELDER & BICKINGS JONATHAN ELLZEY 320 E THIRD ST BURKBURNETT, TX 76354
Joel E. Fields 1605 Sparks St. Wichita Falls, TX 76302
JUSTIN DONALD MERITO ASHLEY NICOLE MERITO 1441 DEVILLE WICHITA FALLS, TX 76306
LAW OFFICES OF GREGORY A ROSS ATTORNEY AT LAW 4245 KEMP BLVD STE 308 WICHITA FALLS, TX 76308
MONTE J WHITE ATTORNEY AT LAW 1106 BROOK AVE HAMILTON PLACE WICHITA FALLS, TX 76301

Date: April 20, 2020/s/ Marc McBeath

Marc McBeath, Bar # 13328600
Staff Attorney
Robert B. Wilson, Bar # 21715000
Chapter 13 Trustee

EXHIBIT A

Date	Creditor Name	Code	Check No.	Amount
JOEL E FIELDS AND CATHEY S FIELDS				
1441 DEVILLE ST - CONDUIT MORTGAGE PAYMENT BEGINS 11/2018				
10/31/2018	JOEL E FIELDS AND CATHEY S FIELDS	MDCCP	0948094	603.45
12/31/2018	JOEL E FIELDS AND CATHEY S FIELDS	MDCCP	0951503	1,019.03
01/31/2019	JOEL E FIELDS AND CATHEY S FIELDS	MDCCP	0953093	791.32
02/28/2019	JOEL E FIELDS AND CATHEY S FIELDS	MDCCP	0954653	603.45
03/29/2019	JOEL E FIELDS AND CATHEY S FIELDS	MDCCP	0956091	603.45
04/30/2019	JOEL E FIELDS AND CATHEY S FIELDS	MDCCP	0957559	603.45
05/30/2019	JOEL E FIELDS AND CATHEY S FIELDS	MDCCP	0959002	603.45
06/28/2019	JOEL E FIELDS AND CATHEY S FIELDS	MDCCP	0960345	603.45
07/31/2019	JOEL E FIELDS AND CATHEY S FIELDS	MDCCP	0961715	603.45
08/30/2019	JOEL E FIELDS AND CATHEY S FIELDS	MDCCP	0963126	603.45
09/30/2019	JOEL E FIELDS AND CATHEY S FIELDS	MDCCP	0964484	603.45
10/31/2019	JOEL E FIELDS AND CATHEY S FIELDS	MDCCP	0965884	603.45
11/27/2019	JOEL E FIELDS AND CATHEY S FIELDS	MDCCP	0967196	603.45
12/31/2019	JOEL E FIELDS AND CATHEY S FIELDS	MDCCP	0968464	603.45
01/31/2020	JOEL E FIELDS AND CATHEY S FIELDS	MDCCP	0969787	603.45
02/28/2020	JOEL E FIELDS AND CATHEY S FIELDS	MDCCP	0971116	603.45
03/31/2020	JOEL E FIELDS AND CATHEY S FIELDS	MDCCP	0972384	603.45
*** TOTAL ***				10,862.10